

Form B18 (Official Form 18)(10/05)

## United States Bankruptcy Court

Western District of Missouri

Case No. 07-42271-abf7

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Amber Christine Williams  
fka Amber Christine Parrett  
6122 N Jefferson  
Apt 2  
Kansas City, MO 64118

Social Security No.:

xxx-xx-5062

Employer's Tax I.D. No.:

### DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

#### **IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 10/15/07

Arthur B. Federman  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

**EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

**Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

**Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

**Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0866-4  
Case: 07-42271

User: admin  
Form ID: bl8

Page 1 of 2  
Total Served: 46

Date Rcvd: Oct 16, 2007

The following entities were served by first class mail on Oct 18, 2007.

db +Amber Christine Williams, 6122 N Jefferson, Apt 2, Kansas City, MO 64118-3945  
aty +Christopher T. Patterson, 7000 N. W. Prairie View Road, Ste 160, Kansas City, MO 64151-3808  
tr John J. Cruciani, Blackwell Sanders Peper Martin, 4801 Main St., Ste. 1000,  
Kansas City, MO 64112-2551  
smg Missouri Department of Revenue, General Counsel's Office, PO Box 475,  
Jefferson City, MO 65105-0475  
12216691 ADT Security Services, PO Box 371490, Pittsburgh PA 15250-7490  
12216692 Bank of America, PO Box 650260, Dallas TX 75265-0260  
12216695 +Bank of America Mortgage, PO Box 9000, Getzville NY 14068-9000  
12216696 +Blue Ridge Bank, 4240 Blue Ridge Blvd Ste 100, Kansas City MO 64133-1700  
12216698 +Citi Corp Credit Services Bankruptcy, 7920 NW 110th St, Kansas City MO 64153-1270  
12216699 +Clerk, Clay County Circuit Court, PO Box 218, Liberty MO 64069  
12216700 +Executive Financial Consultants, 310 Armour Rd Ste 220, North Kansas City MO 64116-3541  
12216701 +Gamache & Myers, 1000 Camera Ave Ste A, Crestwood MO 63126-1037  
12216702 +Hassen, Harlan L. DDS, 4100 Vivion Road, Kansas City MO 64119-2811  
12216703 +Kansas City Missouri Water Services Dept, 4800 E 63rd Street, Kansas City MO 64130-4626  
12216704 Kansas City Water Services Dept, PO Box 219896, Kansas City MO 64121-9896  
12216705 LabOne, 10101 Renner Blvd, Lenexa KS 66219-9752  
12216706 LabOne, Inc., PO Box 650650, Dallas TX 75265-0650  
12216707 +Martin, Leigh, Laws & Fritzlen, 1044 Main St, Ste 400, Kansas City MO 64105-2123  
12216708 +Midwest Emergency Medical Services, PO Box 11157, Kansas City MO 64119-0157  
12216710 +Missouri Gas Energy, 3420 Broadway, Kansas City MO 64111-7516  
12216709 Missouri Gas Energy, PO Box 219255, Kansas City, MO 64121-9255  
12216711 +Money Control, 7891 Mission Grove Pkwy South, Riverside CA 92508-5056  
12216712 +Nebraska Furniture Mart, 700 South 72nd Street, Omaha NE 68114-4697  
12216713 Nebraska Furniture Mart, PO Box 2335, Omaha NE 68103-2335  
12216714 +North Hills Auto Mart, 4932 NE Vivion Road, Kansas City MO 64119-2935  
12216715 +North Kansas City Hospital, PO Box 419263 Sept 222, Kansas City MO 64193-0001  
12216716 +North Kansas City Hospital, 2800 Clay Edwards Drive, N Kansas City MO 64116-3220  
12216717 +Northland Obstetrics & Gynecology Inc., 2529 Glenn Hendren Dr. Ste 200, Liberty MO 64068-9606  
12216718 +Parrett, Don and Joyce, 178 E Longfellow, Claycomo MO 64119-1725  
12216719 +Parrett, Roger & Sherri, 4506 NE 63rd St, Kansas City MO 64119-5055  
12216720 Preferred Credit, Inc., PO Box 1970, St. Cloud MN 56302-1970  
12216721 Quik Trip Corp, PO Box 219736, Kansas City MO 64121-9736  
12216722 Quik Trip Corp, PO Box 419734, Kansas City MO 64141-6734  
12216725 Sears, PO Box 818007, Cleveland OH 44181-8007  
12216726 +Sears Bankruptcy, 4849 Greenville Ave., Ste 1000, Dallas TX 75206-4166  
12216727 +Security Finance Group, 3703 Main Street, Kansas City MO 64111-1912  
12216728 +Southwestern Bell, Bankruptcy Department, PO Box 769, Arlington TX 76004-0769  
12216730 +Williams, Vincent, 725 S. Kisner, Independence MO 64056-3073

The following entities were served by electronic transmission on Oct 16, 2007.

tr EDI: QJJCRUCIANI.COM Oct 16 2007 19:48:00 John J. Cruciani, Blackwell Sanders Peper Martin,  
4801 Main St., Ste. 1000, Kansas City, MO 64112-2551  
12216693 EDI: BANKAMER.COM Oct 16 2007 19:48:00 Bank of America, PO Box 26012,  
Greensboro NC 27420-6012  
12216692 EDI: BANKAMER2.COM Oct 16 2007 19:49:00 Bank of America, PO Box 650260,  
Dallas TX 75265-0260  
12216694 EDI: BANKAMER.COM Oct 16 2007 19:48:00 Bank of America Bankruptcy, NC4-105-03-14,  
PO Box 26012, Greensboro NC 27420-6012  
12216695 +EDI: BANKAMER2.COM Oct 16 2007 19:49:00 Bank of America Mortgage, PO Box 9000,  
Getzville NY 14068-9000  
12216697 EDI: CHASE.COM Oct 16 2007 19:49:00 Chase, PO Box 15298, Wilmington DE 19886-5298  
12216723 EDI: TSYS.COM Oct 16 2007 19:48:00 Sam's Club, PO Box 981064, El Paso TX 79998-1064  
12216724 EDI: TSYS.COM Oct 16 2007 19:48:00 Sam's Club, PO Box 530942, Atlanta GA 30353-0942  
12216725 EDI: SEARS.COM Oct 16 2007 19:49:00 Sears, PO Box 818007, Cleveland OH 44181-8007  
12216729 EDI: WTRRNANK.COM Oct 16 2007 19:49:00 Target, c/o Target Credit Services, PO Box 1581,  
Minneapolis MN 55440-1581  
12216731 +E-mail/PDF: bkmo@worldacceptance.com Oct 16 2007 23:15:39 World Finance Corp.,  
12024 Blue Ridge, Grandview MO 64030-1154  
12216732 +E-mail/PDF: bkmo@worldacceptance.com Oct 16 2007 23:15:42 World Finance Corp.,  
330 S 291 Highway, Liberty MO 64068-1913

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0866-4  
Case: 07-42271

User: admin  
Form ID: b18

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2007

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.